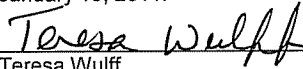


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January 19, 2011

I hereby certify that this correspondence is being deposited with the U.S. Patent and Trademark Office via the e-filing service on January 19, 2011.


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Re: U.S. Patent Application Serial No. 10/645,778 for
METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS
BETWEEN COMMERCIAL BANKS AND POOLED DEPOSITOR
GROUPS
Our File No. 1483/3

Sir:

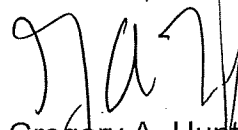
Please find enclosed in connection with the subject U.S. patent application the following document:

1. An Amendment under 37 C.F.R. § 1.312 (15 pages).

Although no fee is believed to be due, the Commissioner is hereby authorized to charge any fee or credit any overpayment associated with the filing of this correspondence to Deposit Account Number **50-0426**.

Respectfully submitted,

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Enclosure